

**CHAPTER 21  
REQUIREMENTS FOR EXCESS AND  
SURPLUS LINES, RISK RETENTION  
GROUPS AND PURCHASING GROUPS**

- 21.1(515) Definitions
- 21.2(515) Qualified surplus lines carriers' duties
- 21.3(515) Producers' duties
- 21.4(515) Producers' duty to insured; evidence of coverage
- 21.5(515) Procedures for qualification and renewal of a nonadmitted insurer as a qualified surplus lines carrier
- 21.6(515E) Risk retention groups
- 21.7(515E) Procedures for qualification as a risk retention group
- 21.8(515E) Procedures for qualification as a purchasing group
- 21.9(515,515E) Failure to comply; penalties

- CHAPTER 22  
FINANCIAL GUARANTY INSURANCE**
- 22.1(515C) Definitions
  - 22.2(515) Financial requirements and reserves

- CHAPTER 23  
MOTOR VEHICLE SERVICE CONTRACTS**
- 23.1(516E) Purpose
  - 23.2(516E) Applicability and scope
  - 23.3(516E) Application of insurance laws
  - 23.4(516E) Administration
  - 23.5(516E) Public access to hearings
  - 23.6(516E) Public access to records
  - 23.7(516E) Filing procedures
  - 23.8(516E) Fees
  - 23.9(516E) Forms
  - 23.10(516E) Prohibited acts—unfair discrimination or trade practices

- 23.11(516E) Prohibited acts—unfair or deceptive trade practices involving used or rebuilt parts
- 23.12(516E) Violations
- 23.13(516E) Procedures for public complaints

**CHAPTER 24  
IOWA RETIREMENT FACILITIES**

- 24.1(523D) Purpose
- 24.2(523D) Title
- 24.3(523D) Definitions
- 24.4(523D) Administration
- 24.5(523D) Misrepresentations
- 24.6(523D) Complaints
- 24.7(523D) Address for filings
- 24.8(523D) Fees
- 24.9(523D) Forms
- 24.10(523D) Financial statements, studies, and forecasts
- 24.11(523D) Amendments to the disclosure statement
- 24.12(523D) Standards for the disclosure statement

**CHAPTERS 25 and 26  
Reserved**

**CHAPTER 27  
PREFERRED PROVIDER  
ARRANGEMENTS**

- 27.1(514F) Purpose
- 27.2(514F) Definitions
- 27.3(514F) Preferred provider arrangements
- 27.4(514F) Health benefit plans
- 27.5(514F) Preferred provider participation requirements
- 27.6(514F) General requirements
- 27.7(514F) Civil penalties
- 27.8(514F) Health care insurer requirements

## CHAPTER 28

CREDIT LIFE AND CREDIT ACCIDENT  
AND HEALTH INSURANCE

- 28.1(509) Purpose
- 28.2(509) Definitions
- 28.3(509) Rights and treatment of debtors
- 28.4(509) Policy forms and related material
- 28.5(509) Determination of reasonableness  
of benefits in relation to  
premium charge
- 28.6 Reserved
- 28.7(509) Credit life insurance rates
- 28.8(509) Credit accident and health  
insurance
- 28.9(509) Refund formulas
- 28.10(509) Experience reports and  
adjustment of prima facie  
rates
- 28.11(509) Use of rates—direct business only
- 28.12(509) Supervision of credit insurance  
operations
- 28.13(509) Prohibited transactions
- 28.14(509) Disclosure and readability
- 28.15(509) Severability
- 28.16(509) Effective date
- 28.17(509) Fifteen-day free examination

## CHAPTER 29

CONTINUATION RIGHTS UNDER GROUP  
ACCIDENT AND HEALTH  
INSURANCE POLICIES

- 29.1(509B) Definitions
- 29.2(509B) Notice regarding continuation  
rights
- 29.3(509B) Qualifying events for  
continuation rights
- 29.4(509B) Interplay between chapter 509B  
and COBRA
- 29.5(509B) Effective date for compliance

*LIFE AND HEALTH INSURANCE*

## CHAPTER 30

## LIFE INSURANCE POLICIES

- 30.1(508) Purpose
- 30.2(508) Scope
- 30.3(508) Definitions
- 30.4(508) Prohibitions, regulations and  
disclosure requirements
- 30.5(508) General filing requirements
- 30.6(508) Backdating of life policies
- 30.7(508,515) Expiration date of policy vs.  
charter expiration date
- 30.8(509) Electronic delivery of group life  
insurance certificates

## CHAPTER 31

LIFE INSURANCE COMPANIES—  
VARIABLE ANNUITIES CONTRACTS

- 31.1(508) Definitions
- 31.2(508) Insurance company qualifications
- 31.3(508) Filing, policy forms and  
provision
- 31.4(508) Separate account or accounts and  
investments
- 31.5(508) Required reports
- 31.6(508) Producers
- 31.7(508) Foreign companies

## CHAPTER 32

DEPOSITS BY A DOMESTIC LIFE  
COMPANY IN A CUSTODIAN BANK  
OR CLEARING CORPORATION

- 32.1(508) Purpose
- 32.2(508) Definitions
- 32.3(508) Requirements upon custodial  
account and custodial  
agreement
- 32.4(508) Requirements upon custodians
- 32.5(508,511) Deposit of securities

## CHAPTER 33

VARIABLE LIFE INSURANCE  
MODEL REGULATION

- 33.1(508A) Authority
- 33.2(508A) Definitions
- 33.3(508A) Qualification of insurer to issue  
variable life insurance
- 33.4(508A) Insurance policy requirements
- 33.5(508A) Reserve liabilities for variable  
life insurance
- 33.6(508A) Separate accounts
- 33.7(508A) Information furnished to  
applicants
- 33.8(508A) Applications
- 33.9(508A) Reports to policyholders
- 33.10(508A) Foreign companies
- 33.11 Reserved
- 33.12(508A) Separability article

## CHAPTER 34

NONPROFIT HEALTH SERVICE  
CORPORATIONS

- 34.1(514) Purpose
- 34.2(514) Definitions
- 34.3(514) Annual report requirements
- 34.4(514) Arbitration
- 34.5(514) Filing requirements
- 34.6(514) Participating hospital contracts
- 34.7(514) Composition, nomination, and  
election of board of directors

## CHAPTER 35

## ACCIDENT AND HEALTH INSURANCE

- 35.1(509) Purpose
- 35.2(509) Scope
- 35.3(509) Definitions
- 35.4(509) Required provisions
- 35.5(509) Application and certificates not required
- 35.6(509) Facility of payment
- 35.7(509) General filing requirements
- 35.8(509) Electronic delivery of accident and health group insurance certificates
- 35.9 to 35.19 Reserved
- 35.20(509A) Life and health self-funded plans
- 35.21(509) Review of certificates issued under group policies

## LARGE GROUP HEALTH INSURANCE COVERAGE

- 35.22(509) Purpose
- 35.23(509) Definitions
- 35.24(509) Eligibility to enroll
- 35.25(509) Special enrollments
- 35.26(509) Group health insurance coverage policy requirements
- 35.27(509) Methods of counting creditable coverage
- 35.28(509) Certificates of creditable coverage
- 35.29(509) Notification requirements
- 35.30 Reserved
- 35.31(509) Disclosure requirements
- 35.32(514C) Treatment options
- 35.33(514C) Emergency services
- 35.34(514C) Provider access
- 35.35(509) Reconstructive surgery

## CONSUMER GUIDE

- 35.36(514K) Purpose
- 35.37(514K) Information filing requirements
- 35.38(514K) Limitation of information published
- 35.39(514C) Contraceptive coverage

## CHAPTER 36

## INDIVIDUAL ACCIDENT AND HEALTH—MINIMUM STANDARDS

- 36.1(514D) Purpose
- 36.2(514D) Applicability and scope
- 36.3(514D) Effective date
- 36.4(514D) Policy definitions
- 36.5(514D) Prohibited policy provisions
- 36.6(514D) Accident and sickness minimum standards for benefits
- 36.7(514D) Required disclosure provisions
- 36.8(507B) Requirements for replacement

- 36.9(514D) Filing requirements
- 36.10(514D) Loss ratios
- 36.11(514D) Certification
- 36.12(514D) Severability

## CHAPTER 37

## MEDICARE SUPPLEMENT

## INSURANCE MINIMUM STANDARDS

- 37.1(514D) Purpose
- 37.2(514D) Applicability and scope
- 37.3(514D) Definitions
- 37.4(514D) Policy definitions and terms
- 37.5(514D) Policy provisions
- 37.6(514D) Minimum benefit standards for policies or certificates issued for delivery prior to January 1, 1992
- 37.7(514D) Benefit standards for policies or certificates issued or delivered on or after January 1, 1992
- 37.8(514D) Standard Medicare supplement benefit plans
- 37.9(514D) Medicare Select policies and certificates
- 37.10(514D) Open enrollment
- 37.11(514D) Standards for claims payment
- 37.12(514D) Loss ratio standards and refund or credit of premium
- 37.13(514D) Filing and approval of policies and certificates and premium rates
- 37.14(514D) Permitted compensation arrangements
- 37.15(514D) Required disclosure provisions
- 37.16(514D) Requirements for application forms and replacement coverage
- 37.17(514D) Filing requirements for advertising
- 37.18(514D) Standards for marketing
- 37.19(514D) Appropriateness of recommended purchase and excessive insurance
- 37.20(514D) Reporting of multiple policies
- 37.21(514D) Prohibition against preexisting conditions, waiting periods, elimination periods and probationary periods in replacement policies or certificates
- 37.22(514D) Separability
- 37.23(514D) Prohibition against using SHIP prepared materials
- 37.24(514D) Guarantee issue for eligible persons

## CHAPTER 38 COORDINATION OF BENEFITS

### DIVISION I

- 38.1(509,514) Purpose
- 38.2(509,514) Applicability
- 38.3(509,514) Definitions
- 38.4(509,514) Model COB contract provision
- 38.5(509,514) Order of benefits
- 38.6(509,514) Reduction in a plan's benefits when it is secondary—general
- 38.7(509,514) Reasonable cash value of services
- 38.8(509,514) Excess and other nonconforming provisions
- 38.9(509,514) Allowable expense
- 38.10(509,514) Subrogation
- 38.11(509,514) Effective date—existing contracts

### DIVISION II

- 38.12(509,514) Purpose and applicability
- 38.13(509,514) Definitions
- 38.14(509,514) Use of model COB contract provision
- 38.15(509,514) Rules for coordination of benefits
- 38.16(509,514) Procedure to be followed by secondary plan to calculate benefits and pay a claim
- 38.17(509,514) Notice to covered persons
- 38.18(509,514) Miscellaneous provisions
- 38.19(509,514) Effective date for existing contracts

## CHAPTER 39 LONG-TERM CARE INSURANCE

- 39.1(514G) Purpose
- 39.2(514G) Authority
- 39.3(514G) Applicability and scope
- 39.4(514G) Definitions
- 39.5(514G) Policy definitions
- 39.6(514G) Policy practices and provisions
- 39.7(514G) Required disclosure provisions
- 39.8(514G) Prohibition against postclaims underwriting
- 39.9(514D,514G) Minimum standards for home health care benefits in long-term care insurance policies

- 39.10(514D,514G) Requirement to offer inflation protection
- 39.11(514D,514G) Requirements for application forms and replacement coverage
- 39.12(514G) Reserve standards
- 39.13(514D) Loss ratio
- 39.14(514G) Filing requirement
- 39.15(514D,514G) Standards for marketing
- 39.16(514D,514G) Suitability
- 39.17(514G) Prohibition against preexisting conditions and probationary periods in replacement policies or certificates
- 39.18(514G) Standard format outline of coverage
- 39.19(514G) Requirement to deliver shopper's guide
- 39.20(514G) Policy summary and delivery of life insurance policies with long-term care riders
- 39.21(514G) Reporting requirement for long-term care benefits funded through life insurance by acceleration of the death benefit
- 39.22(514G) Unintentional lapse
- 39.23(514G) Denial of claims
- 39.24(514G) Incontestability period
- 39.25(514G) Required disclosure of rating practices to consumers
- 39.26(514G) Initial filing requirements
- 39.27(514G) Reporting requirements
- 39.28(514G) Premium rate schedule increases
- 39.29(514G) Nonforfeiture
- 39.30(514G) Standards for benefit triggers
- 39.31(514G) Additional standards for benefit triggers for qualified long-term care insurance contracts
- 39.32(514G) Penalties

## CHAPTER 40 HEALTH MAINTENANCE ORGANIZATIONS

### (HEALTH AND INSURANCE—JOINT RULES)

- 40.1(514B) Definitions
- 40.2(514B) Application
- 40.3(514B) Inspection of evidence of coverage
- 40.4(514B) Governing body and enrollee representation
- 40.5(514B) Quality of care
- 40.6(514B) Change of name

- 40.7(514B) Change of ownership
- 40.8(514B) Termination of services
- 40.9(514B) Complaints
- 40.10(514B) Cancellation of enrollees
- 40.11(514B) Application for certificate of authority
- 40.12(514B) Net worth
- 40.13(514B) Fidelity bond
- 40.14(514B) Annual report
- 40.15(514B) Cash or asset management agreements
- 40.16 Reserved
- 40.17(514B) Reinsurance
- 40.18(514B) Provider contracts
- 40.19(514B) Producers' duties
- 40.20(514B) Emergency services
- 40.21(514B) Reimbursement
- 40.22(514B) Health maintenance organization requirements
- 40.23(514B) Disclosure requirements
- 40.24(514B) Provider access
- 40.25(514B) Electronic delivery of accident and health group insurance certificates

#### CHAPTER 41

##### LIMITED SERVICE ORGANIZATIONS

- 41.1(514B) Definitions
- 41.2(514B) Application
- 41.3(514B) Inspection of evidence of coverage
- 41.4(514B) Governing body and enrollee representation
- 41.5(514B) Quality of care
- 41.6(514B) Change of name
- 41.7(514B) Change of ownership
- 41.8(514B) Complaints
- 41.9(514B) Cancellation of enrollees
- 41.10(514B) Application for certificate of authority
- 41.11(514B) Net equity and deposit requirements
- 41.12(514B) Fidelity bond
- 41.13(514B) Annual report
- 41.14(514B) Cash or asset management agreements
- 41.15(514B) Reinsurance
- 41.16(514B) Provider contracts
- 41.17(514B) Producers' duties
- 41.18(514B) Emergency services
- 41.19(514B) Reimbursement
- 41.20(514B) Limited service organization requirements
- 41.21(514B) Disclosure requirements

#### CHAPTER 42

##### GENDER-BLENDED MINIMUM NONFORFEITURE STANDARDS FOR LIFE INSURANCE

- 42.1(508) Purpose
- 42.2(508) Definitions
- 42.3(508) Use of gender-blended mortality tables
- 42.4(508) Unfair discrimination
- 42.5(508) Separability
- 42.6(508) 2001 CSO Mortality Table

#### CHAPTER 43

##### ANNUITY MORTALITY TABLES FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES

- 43.1(508) Purpose
- 43.2(508) Definitions
- 43.3(508) Individual annuity or pure endowment contracts
- 43.4(508) Group annuity or pure endowment contracts
- 43.5(508) Application of the 1994 GAR Table
- 43.6(508) Separability

#### CHAPTER 44

##### SMOKER/NONSMOKER MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES AND NONFORFEITURE BENEFITS

- 44.1(508) Purpose
- 44.2(508) Definitions
- 44.3(508) Alternate tables
- 44.4(508) Conditions
- 44.5(508) Separability
- 44.6(508) 2001 CSO Mortality Table

#### *INSURANCE HOLDING COMPANY SYSTEMS*

#### CHAPTER 45

##### INSURANCE HOLDING COMPANY SYSTEMS

- 45.1(521A) Purpose
- 45.2(521A) Definitions
- 45.3(521A) Subsidiaries of domestic insurers
- 45.4(521A) Control acquisition of domestic insurer
- 45.5(521A) Registration of insurers
- 45.6(521A) Alternative and consolidated registrations
- 45.7(521A) Exemptions
- 45.8(521A) Disclaimers and termination of registration

- 45.9(521A) Transactions subject to prior notice—notice filing  
 45.10(521A) Extraordinary dividends and other distributions

#### CHAPTER 46

##### MUTUAL HOLDING COMPANIES

- 46.1(521A) Purpose  
 46.2(521A) Definitions  
 46.3(521A) Application—contents—process  
 46.4(521A) Plan of reorganization  
 46.5(521A) Duties of the commissioner  
 46.6(521A) Regulation—compliance  
 46.7(521A) Reorganization of domestic mutual insurer with mutual insurance holding company  
 46.8(521A) Reorganization of foreign mutual insurer with mutual insurance holding company  
 46.9(521A) Mergers of mutual insurance holding companies  
 46.10(521A) Stock offerings  
 46.11(521A) Regulation of holding company system  
 46.12(521A) Reporting of stock ownership and transactions

#### CHAPTER 47

##### VALUATION OF LIFE INSURANCE POLICIES

- 47.1(508) Purpose  
 47.2(508) Application  
 47.3(508) Definitions  
 47.4(508) General calculation requirements for basic reserves and premium deficiency reserves  
 47.5(508) Calculation of minimum valuation standard for policies with guaranteed nonlevel gross premiums or guaranteed nonlevel benefits (other than universal life policies)  
 47.6(508) Calculation of minimum valuation standard for flexible premium and fixed premium universal life insurance policies that contain provisions resulting in the ability of a policyowner to keep a policy in force over a secondary guarantee period  
 47.7(508) 2001 CSO Mortality Table

#### VIATICAL AND LIFE SETTLEMENTS

#### CHAPTER 48

##### VIATICAL AND LIFE SETTLEMENTS

- 48.1(508E) Purpose and authority  
 48.2(508E) Definitions  
 48.3(508E) License requirements  
 48.4(508E) Approval of viatical settlement contracts and disclosure statements  
 48.5(508E) Disclosures  
 48.6(508E) Reporting requirements  
 48.7(508E) Privacy  
 48.8(508E) Examination or investigations  
 48.9(508E) Requirements and prohibitions  
 48.10(508E) Advertising for viatical settlements  
 48.11(508E) Fraud prevention and control  
 48.12(508E) Penalties; injunctions; civil remedies; cease and desist  
 48.13(508E) Severability

#### CHAPTER 49

##### FINANCIAL INSTRUMENTS USED IN HEDGING TRANSACTIONS

- 49.1(511) Purpose  
 49.2(511) Definitions  
 49.3(511) Guidelines and internal control procedures  
 49.4(511) Documentation requirements  
 49.5(511) Trading requirements

#### SECURITIES

#### CHAPTER 50

##### REGULATION OF SECURITIES OFFERINGS AND THOSE WHO ENGAGE IN THE SECURITIES BUSINESS

- 50.1(502) Broker-dealer applications, updates, and renewals  
 50.2(502) Principals  
 50.3(502) Record-keeping requirements of broker-dealers  
 50.4(502) Minimum financial requirements and financial reporting requirements of broker-dealers  
 50.5 Reserved  
 50.6(261) Denial, suspension or revocation of license for failure to pay debts owed to or collected by the college student aid commission

50.7(502)	Cost of examination	50.51(502)	Notice filings for offerings of investment company securities
50.8(502)	Registration of agents and issuers	50.52 and 50.53	Reserved
50.9(502)	Dishonest or unethical practices in the securities business	50.54(502)	Rankings or ratings of direct participation programs
50.10(502)	Unsolicited order exemption	50.55 and 50.56	Reserved
50.11(252J)	Denial, suspension or revocation of license for failure to pay child support	50.57(502)	NASAA guidelines
50.12(502)	Rules of conduct	REAL ESTATE PROGRAM	
50.13(502)	Offers on the Internet	50.58 to 50.78	Reserved
50.14(502)	Notice filing procedures for rule 506 offerings	50.79(502)	Act defined
50.15(502)	Investment contract defined	50.80	Reserved
50.16(502)	Uniform limited offering exemption	50.81(502)	Brokerage services by national and state banks
50.17(502)	Commissions on limited offerings	50.82(502)	Broker-dealers having contracts with national and state banks
50.18(502)	Withdrawal of exemptions	50.83(502)	Brokerage services by credit unions, savings banks and savings and loan institutions
50.19(502)	Annual report to shareholders	50.84(502)	Broker-dealers having contracts with credit unions, savings banks and savings institutions
50.20(502)	Annual reports filed with the administrator	50.85(502)	Filing requirements for agricultural cooperative associations
50.21(502)	Continuing education requirements	50.86 to 50.89	Reserved
50.22(502)	Registration for small corporate offerings	50.90(502)	World class foreign issuer exemption
50.23(502)	Form of financial statements	50.91(502)	Solicitations of interest prior to the filing of the registration statement
50.24(502)	Consent to service	50.92(502)	Streamlined registration for certain equity securities
50.25(502)	Advertising	50.93(502)	Manual or electronically available information exemption
50.26(502)	Trust indenture requirements	50.94(502)	Electronic filing with designated entity
50.27(502)	Delivery of prospectus	50.95(502)	Application for investment adviser representative registration
50.28(502)	Amendments to registration	50.96(502)	Investment adviser applications and renewals
50.29(502)	Filing in coordination	50.97(502)	Notice filing requirements for federal covered advisers
50.30(502)	Reports for qualification	50.98(502)	Transition schedule for conversion to the CRD/IARD
50.31 and 50.32	Reserved	50.99(502)	Withdrawal of investment adviser registration
50.33(502)	Limited registration of Canadian broker-dealers and agents		
50.34(502)	Agent exclusion		
50.35(502)	Internet advertising by broker-dealers, investment advisers, broker-dealer agents, and investment adviser representatives		
50.36 to 50.42	Reserved		
50.43(502)	Fraudulent practices		
50.44(502)	Rescission offers		
50.45(502)	Definition of offer		
50.46(502)	Institutional buyer exemption		
50.47(502)	National Securities Exchange—exemption		
50.48(502)	Multijurisdictional disclosure system		
50.49	Reserved		
50.50(502)	Registration and renewals of open-end management investment companies, unit investment trusts and face amount certificate companies		

50.100(502) Definition of investment adviser representative of a federal covered adviser

50.101(502) Investment adviser disclosure statement

50.102 Reserved

50.103(502) Cash solicitation

50.104(502) Unethical business practices of investment advisers, and investment adviser representatives, or fraudulent or deceptive conduct by federal covered advisers

50.105(502) Custody of client funds or securities

50.106(502) Minimum financial requirements for investment advisers

50.107(502) Bonding requirements for certain investment advisers

50.108(502) Record-keeping requirements for investment advisers

50.109(502) Examination requirements

50.110 to 50.119 Reserved

#### VIATICAL SETTLEMENT CONTRACTS

50.120(502) Advertising of viatical settlement contracts

50.121(502) Application by viatical contract issuers and registration of agents to sell viatical settlement contracts

50.122(502) Risk disclosure

50.123(502) Duty to disclose

#### CHAPTERS 51 to 53

Reserved

#### CHAPTER 54

##### RESIDENTIAL SERVICE CONTRACTS

54.1(523C) Purpose

54.2(523C) Definitions

54.3(523C) Title

54.4(523C) Scope

54.5(523C) Application of insurance laws

54.6(523C) Exemptions

54.7 to 54.9 Reserved

54.10(523C) Administration

54.11(523C) Misrepresentations of government approval

54.12(523C) Public access to hearings

54.13(523C) Public access to records

54.14(523C) Procedure for public complaints

54.15(523C) Fees

54.16(523C) Forms

54.17 to 54.19 Reserved

54.20(523C) Service company licenses

54.21(523C) Suspension or revocation of license

54.22(523C) Licenses not transferable

54.23 to 54.29 Reserved

54.30(523C) Forms of contracts

54.31 to 54.39 Reserved

54.40(523C) Cessation of business—records

54.41(523C) Records

54.42(523C) Annual reports

54.43 to 54.49 Reserved

54.50(523C) Prohibited acts or practices

54.51(523C) Orders

54.52(523C) Investigations and subpoenas

54.53(523C) Audits

#### CHAPTER 55

##### IOWA BUSINESS OPPORTUNITY

##### SALES ACT

55.1(523B) Definitions and interpretations

55.2(523B) Jurisdictional authority

55.3(523B) Registration application procedure

55.4(523B) Exemption application procedure

55.5(523B) Surety bond, trust account or letter of credit

55.6(523B) Orders

55.7(523B) Investigations and subpoenas

55.8(523B) Forms

55.9(523B) Fees

#### CHAPTER 56

##### WORKERS' COMPENSATION GROUP

##### SELF-INSURANCE

56.1(87,505) General provisions

56.2(87,505) Definitions

56.3(87,505) Requirements for self-insurance

56.4 Reserved

56.5(87,505) Excess insurance

56.6(87,505) Rates and reporting of rates

56.7(87,505) Special provisions

56.8(87,505) Certificate of approval; termination

56.9(87,505) Examinations

56.10(87,505) Board of trustees—  
membership, powers,  
duties, and prohibitions

56.11(87,505) Association membership;  
termination; liability

56.12(87,505) Requirements of sales agents

56.13(87,505) Requirements for continued  
approval

56.14(87,505) Misrepresentation prohibited

56.15(87,505) Investments

56.16(87,505) Refunds

56.17(87,505) Premium payment; reserves



- 56.18(87,505) Deficits and insolvencies
- 56.19(87,505) Grounds for nonrenewal or revocation of a certificate of relief from insurance
- 56.20(87,505) Hearing and appeal
- 56.21(87,505) Existing approved self-insurers
- 56.22(87,505) Severability clause

#### CHAPTER 57

#### WORKERS' COMPENSATION SELF-INSURANCE FOR INDIVIDUAL EMPLOYERS

- 57.1(87,505) General provisions
- 57.2(87,505) Definitions
- 57.3(87,505) Requirements for self-insurance
- 57.4(87,505) Additional security requirements
- 57.5(87,505) Application for an individual self-insurer
- 57.6 Reserved
- 57.7(87,505) Excess insurance
- 57.8(87,505) Insolvency
- 57.9(87,505) Renewals
- 57.10(87,505) Periodic examination
- 57.11(87,505) Grounds for nonrenewal or revocation of a certificate of relief from insurance
- 57.12(87,505) Hearing and appeal
- 57.13(87,505) Existing approved self-insurers
- 57.14(87,505) Severability clause

#### CHAPTER 58

#### THIRD-PARTY ADMINISTRATORS

- 58.1(510) Purpose
- 58.2(510) Definitions
- 58.3(510) Application
- 58.4(510) Application by corporation, association or benefit society
- 58.5(510) Surety bond
- 58.6(510) Waiver procedure
- 58.7(510) Change of information
- 58.8(510) Inquiry by commissioner
- 58.9(510) Renewal procedure
- 58.10(510) Periodic examination
- 58.11(510) Grounds for denial, nonrenewal, suspension or revocation of certificate
- 58.12(510) Hearing and appeal
- 58.13(510) Severability clause

#### CHAPTERS 59 to 69

Reserved

#### MANAGED HEALTH CARE

#### CHAPTER 70

#### UTILIZATION REVIEW

- 70.1(505,514F) Purpose
- 70.2(505,514F) Definitions
- 70.3(505,514F) Application
- 70.4(505,514F) Standards
- 70.5(505,514F) Retroactive application
- 70.6(505,514F) Variances allowed
- 70.7(505,514F) Confidentiality
- 70.8(76GA,ch1202) Utilization review of postdelivery benefits and care
- 70.9(505,507B,514F) Enforcement

#### HEALTH BENEFIT PLANS

#### CHAPTER 71

#### SMALL GROUP HEALTH BENEFIT PLANS

- 71.1(513B) Purpose
- 71.2(513B) Definitions
- 71.3(513B) Applicability and scope
- 71.4(513B) Establishment of classes of business
- 71.5(513B) Transition for assumptions of business from another carrier
- 71.6(513B) Restrictions relating to premium rates
- 71.7(513B) Requirement to insure entire groups
- 71.8(513B) Case characteristics
- 71.9(513B) Application to reenter state
- 71.10(513B) Creditable coverage
- 71.11(513B) Rules related to fair marketing
- 71.12(513B) Status of carriers as small employer carriers
- 71.13(513B) Restoration of coverage
- 71.14(513B) Basic health plan and standard health plan policy forms
- 71.15(513B) Methods of counting creditable coverage
- 71.16(513B) Certificates of creditable coverage
- 71.17(513B) Notification requirements
- 71.18(513B) Special enrollments
- 71.19(513B) Disclosure requirements
- 71.20(514C) Treatment options
- 71.21(514C) Emergency services
- 71.22(514C) Provider access
- 71.23(513B) Reconstructive surgery
- 71.24(514C) Contraceptive coverage
- 71.25(513B) Suspension of the small employer health reinsurance program

**CHAPTER 72  
LONG-TERM CARE ASSET  
PRESERVATION PROGRAM**

- 72.1(249G) Purpose
- 72.2(249G) Applicability and scope
- 72.3(249G) Definitions
- 72.4(249G) Qualification of long-term care insurance policies and certificates
- 72.5(249G) Standards for marketing
- 72.6(249G) Minimum benefit standards for qualifying policies and certificates
- 72.7(249G) Required policy and certificate provisions
- 72.8(249G) Prohibited provisions in certified policies or certificates
- 72.9(249G) Reporting requirements
- 72.10(249G) Maintaining auditing information
- 72.11(249G) Reporting on asset protection
- 72.12(249G) Preparing a service summary
- 72.13(249G) Plan of action
- 72.14(249G) Auditing and correcting deficiencies in issuer record keeping
- 72.15(249G) Separability

**CHAPTER 73  
HEALTH INSURANCE  
PURCHASING COOPERATIVES**

- 73.1(75GA,ch158) Purpose
- 73.2(75GA,ch158) Applicability and scope
- 73.3(75GA,ch158) Definitions
- 73.4(75GA,ch158) Division duties—application—filing requirements—license—audits and examinations
- 73.5(75GA,ch158) Fidelity bond—letter of credit
- 73.6(75GA,ch158) Annual report
- 73.7(75GA,ch158) Business plan
- 73.8(75GA,ch158) Participants
- 73.9(75GA,ch158) Health insurance purchasing cooperative—product offerings—exemptions
- 73.10(75GA,ch158) Insurance risk
- 73.11(75GA,ch158) Rates
- 73.12(75GA,ch158) Election—disclosure and confidentiality
- 73.13(75GA,ch158) Structure—merger and consolidation
- 73.14(75GA,ch158) Conflict of interest
- 73.15(75GA,ch158) Nondiscrimination and retaliatory protections

- 73.16(75GA,ch158) Annual health insurance or health care benefits plan selection
- 73.17(75GA,ch158) License subject to conditions—waivers
- 73.18(75GA,ch158) Procedures
- 73.19(75GA,ch158) Data collection—quality evaluation
- 73.20(75GA,ch158) Examination—costs
- 73.21(75GA,ch158) Trade practices
- 73.22(75GA,ch158) Grounds for denial, nonrenewal, suspension or revocation of certificate
- 73.23(75GA,ch158) Hearing and appeal
- 73.24(75GA,ch158) Solvency

**CHAPTER 74  
HEALTH CARE ACCESS**

- 74.1(505) Purpose
- 74.2(505) Applicability and scope
- 74.3(505) Definitions
- 74.4(505) Access to health care or health insurance for an employee
- 74.5(505) Employer participation
- 74.6(505) Violation of chapter

**CHAPTER 75  
IOWA INDIVIDUAL  
HEALTH BENEFIT PLANS**

- 75.1(513C) Purpose
- 75.2(513C) Definitions
- 75.3(513C) Applicability and scope
- 75.4(513C) Establishment of blocks of business
- 75.5(513C) Transition for assumptions of business from another carrier or ODS
- 75.6(513C) Restrictions relating to premium rates
- 75.7(513C) Availability of coverage
- 75.8(513C) Disclosure of information
- 75.9(513C) Standards to ensure fair marketing
- 75.10(513C) Basic health benefit plan and standard health benefit plan policy forms
- 75.11(513C) Maternity benefit rider
- 75.12(513C) Disclosure requirements
- 75.13(514C) Treatment options
- 75.14(514C) Emergency services
- 75.15(514C) Provider access
- 75.16(514C) Diabetic coverage
- 75.17(513C) Reconstructive surgery
- 75.18(514C) Contraceptive coverage

CHAPTER 76		81.2(76GA,ch1202)	Applicability and scope
EXTERNAL REVIEW		81.3(76GA,ch1202)	Postdelivery benefits
76.1(514J)	Purpose	CHAPTERS 82 to 89	
76.2(514J)	Applicable law	Reserved	
76.3(514J)	Notice of coverage decision and content	CHAPTER 90	
76.4(514J)	External review request	FINANCIAL AND HEALTH	
76.5(514J)	Certification process	INFORMATION REGULATION	
76.6(514J)	Expedited review	90.1(505)	Purpose and scope
76.7(514J)	Decision notification	90.2(505)	Definitions
76.8(514J)	Carrier information	DIVISION I	
76.9(514J)	Certification of independent review entity	RULES FOR FINANCIAL INFORMATION	
CHAPTER 77		90.3(505)	Initial privacy notice to consumers required
MULTIPLE EMPLOYER WELFARE		90.4(505)	Annual privacy notice to customers required
ARRANGEMENTS		90.5(505)	Information to be included in privacy notices
77.1(507A)	Certificate of registration	90.6(505)	Form of opt-out notice to consumers and opt-out methods
77.2(507A)	Application for certificate of registration	90.7(505)	Revised privacy notices
77.3(507A)	Financial requirements	90.8(505)	Delivery of notice
77.4(507A)	Policy or contract	90.9(505)	Limits on disclosure of nonpublic personal financial information to nonaffiliated third parties
77.5(507A)	Disclosure	90.10(505)	Limits on redisclosure and reuse of nonpublic personal financial information
77.6(507A)	Filing fee	90.11(505)	Limits on sharing account number information for marketing purposes
77.7(507A)	Agreements and management contracts	90.12(505)	Exception to opt-out requirements for disclosure of nonpublic personal financial information for service providers and joint marketing
77.8(507A)	Examination	90.13(505)	Exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information for processing and servicing transactions
77.9(507A)	Trade practices	90.14(505)	Other exceptions to notice and opt-out requirements for disclosure of nonpublic personal financial information
77.10(507A)	Insolvency	90.15(505)	Notice through a Web site
77.11(507A)	Suspension or revocation of certificate	90.16(505)	Licensee exception to notice requirement
CHAPTER 78		DIVISION II	
UNIFORM PRESCRIPTION DRUG		RULES FOR HEALTH INFORMATION	
INFORMATION CARD		90.17(505)	Disclosure of nonpublic personal health information
78.1(514L)	Purpose	90.18(505)	Authorizations
78.2(514L)	Definitions		
78.3(514L)	Implementation		
CHAPTER 79			
Reserved			
<i>INSURANCE COVERAGE FOR PEDIATRIC PREVENTIVE SERVICES</i>			
CHAPTER 80			
WELL-CHILD CARE			
80.1(505,514H)	Purpose		
80.2(505,514H)	Applicability and scope		
80.3(505,514H)	Effective date		
80.4(505,514H)	Policy definitions		
80.5(505,514H)	Benefit plan		
CHAPTER 81			
POSTDELIVERY BENEFITS AND CARE			
81.1(76GA,ch1202)	Purpose		

90.19(505) Delivery of authorization request  
 90.20(505) Relationship to federal rules  
 90.21(505) Relationship to state laws  
 90.22(505) Protection of Fair Credit  
     Reporting Act  
 90.23(505) Nondiscrimination  
 90.24(505) Severability  
 90.25(505) Penalties  
 90.26(505) Effective dates  
 90.27 to 90.36 Reserved

#### DIVISION III

#### SAFEGUARDING CUSTOMER INFORMATION

90.37(505) Information security program  
 90.38(505) Examples of methods of  
     development and  
     implementation  
 90.39(505) Penalties  
 90.40(505) Effective date

#### CHAPTER 91

#### 2001 CSO MORTALITY TABLE

91.1(508) Purpose  
 91.2(508) Definitions  
 91.3(508) 2001 CSO Mortality Table  
 91.4(508) Conditions  
 91.5(508) Applicability of the 2001 CSO  
     Mortality Table to  
     191—Chapter 47, Valuation of  
     Life Insurance Policies  
 91.6(508) Gender-blended table  
 91.7(508) Separability

#### CHAPTER 92

#### UNIVERSAL LIFE INSURANCE

92.1(508) Purpose and authority  
 92.2(508) Definitions  
 92.3(508) Scope  
 92.4(508) Valuation  
 92.5(508) Nonforfeiture  
 92.6(508) Mandatory policy provisions  
 92.7(508) Disclosure requirements  
 92.8(508) Periodic disclosure to  
     policyowner  
 92.9(508) Interest-indexed universal life  
     insurance policies  
 92.10(508) Applicability

#### CHAPTER 93

#### CONDUIT DERIVATIVE TRANSACTIONS

93.1(511,521A) Purposes  
 93.2(511,521A) Definitions  
 93.3(511,521A) Provisions not applicable  
 93.4(511,521A) Standards for conduit  
     derivative transactions  
 93.5(511,521A) Internal controls  
 93.6(511,521A) Reporting requirements for  
     conduit derivative  
     transactions  
 93.7(511,521A) Conduit ownership  
 93.8(511,521A) Exemption from applicability